PHILADELPHIA INSURANCE COMPANIES
A Member of the Tokio Marine Group

Management & Professional Liability Division

TEMPORARY STAFFING AGENCIES

WHY PHLY FOR YOUR STAFFING BUSINESS?

- Philadelphia Insurance Companies (PHLY) has joined forces with World Wide Specialty, the premier source for all Staffing Insurance lines, now having the most comprehensive insurance offering to the staffing industry;
- Superior financial strength from AM Best (A++XV) and Standard & Poor's (A+);
- Dedicated team of underwriters and claims professionals located across our PHLY's regional offices;
- Direct access to carrier;
- A suite of coverages including General Liability, Professional Liability, Automobile, Crime, Employment Practices, and Umbrella/Excess;
- Workers Comp available through many carriers.

AVAILABLE COVERAGES

General Liability
- Blanket Additional Insured coverage where required by written contract
- General aggregate per location
- Abuse and Molestation coverage available
- Blanket Waiver of Subrogation
- Coverage for property in the care, custody, or control of the Insured

Professional Liability
- Available Claims-made basis or Occurrence basis
- Comprehensive definition of services tailored to staffing organizations based on Profession/Job Placements

Umbrella
- Limits over PHLY's: General Liability, Professional Liability/E&O, Commercial Auto

Automobile
- Owned/non-owned/hired auto
- Drive Other Car coverage if needed
- Lease Gap coverage where needed

Employment Practices Liability
- Coverage extends to the "placed employee" of the temporary staffing firm
- Clients are Insureds (not just Additional Insureds) when required by contracts
- Insured may choose defense counsel at no additional cost or tender the defense to the Carrier

Crime
- Loss Sustained or Discovery coverage available
- Third Party Crime coverage
- Coverage Options:
  - Employee Theft/Client coverage
  - Forgery or Alteration
  - Inside and Outside the Premises
  - Money Orders and Counterfeit Paper Currency
  - Computer Funds Transfer Fraud

KEY FEATURES

- Direct access to the Carrier
- Admitted paper and E&S available
- Types of Staffing Agencies Considered:
  - Temporary/Contract Placement Firms
    - Temp to Hire
  - Direct Hire
    - Executive Recruiters/Executive Search
    - Employment Agencies
  - Independent Contractors - 1099 Placements
  - Professional Employer Organizations (PEO)
  - Administrative Service Organizations (ASO)
  - Managed Service Provider (MSP) using Vendor Management Systems (VMS)
  - Franchisor and Franchisee

CLAIM SCENARIOS

$150,000 General Liability

A worker that was staffed in a temporary position by the Insured was attempting to move a pallet. He struck and damaged the client's water line and property.

$300,000 Employment Practices Liability

The EEOC sued a temporary staffing agency for screening out applicants with disabilities by requesting that they complete a medical questionnaire.

$60,000 Errors & Omissions

A recruiting firm filled a position for a branch manager. Shortly after being on the job, the manager was fired by the client company.
The client company sued the personnel agency because sales declined. They alleged that the manager was not properly screened to determine that he was a poor performer.

$250,000 Crime

An applicant was placed in a temporary secretarial position. She began embezzling funds from the client company. The crime was discovered two years later.

TEMPORARY STAFFING AGENCIES

SUBMISSION REQUIREMENTS

- Completed PHLY Staffing Agency application(s)
- Completed ACORD application(s)-Umbrella, Property, & Owned Auto
- Currently valued insurance company loss runs for five years from previous carriers other than PHLY
- Workers' Compensation class codes and estimated payroll breakdown (WC only)
- Supplemental application (WC only)

PAYMENT TERMS:

- Installment plans available for accounts that generate at least $2,000 in premium;

RISK MANAGEMENT SERVICES

The PHLY Risk Management Services team (PHLY RMS) is dedicated to assisting our agents and policyholders through our various vendor partnerships and through on and offsite consultation. We have dedicated staff throughout the country to help service our agents and policyholders. PHLY RMS has partnered with leading organizations to bring you valuable risk reduction services and products. The following are a sampling of these solutions:

- **PHLY**TRAC – Complimentary vehicles telematics solution for policyholders with auto coverage - https://www.phly.com/Campaign/phlytrac.aspx
- **PHLY**SENSE – Property monitoring tool to detect low building temperatures and/ or presence of moisture - https://www.phly.com/rms/blog/PHLYSense.aspx
- **PHLY**GATEWAY – An online portal that provides a suite of management and professional liability risk management resources including an online training platform, model policies, and a Best Practices Help Line. – https://www.phly.com/rms/MPLServices/MPL-Risk-Management-Resources.aspx
- **Smarter Now** – No cost, web based training - https://www.phly.com/rms/blog/SmarterNow.aspx
- **Abuse Prevention Systems** – No cost online training and support to improve the safety of child-serving organizations - http://www.phly.com/rms/Protecting-Vulnerable-Populations-From-Abuse.aspx
- **IntelliCorp** – Discounted background checks/MVR's - https://www.intellicorp.net/marketing/branding/phly2/default
- **eRisk Hub** – Web portal consisting of cyber security tools - https://eriskhub.com/phlyins
- **LifeVac** – Physical tool and related training to help save lives during a choking event - https://www.phly.com/rms/blog/LifeVac-Saving-A-Choking-Victim.aspx
- **PHLY.com** – Upon registering, The Risk Management Services Tab on PHLY.com has access to many technical bulletins, blogs and links to additional supportive resources

***Access to resources above will depend on if coverage applies

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:
Commercial Lines | Management & Professional Liability | Personal Lines

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

CONTACT US:

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749
800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459
E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, American Express, electronic checks

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800.873.4552
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